

## I in this information to identify the case:

Debtor 1 WILLIAM V. CORNISH

Debtor 2 PAMALA V. CORNISH aka Pamela V. Cornish  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:18-bk-02418-HWV

Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of Creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee for the CIM TRUST 2021-NR2 Mortgage-Backed Notes, Series 2021-NR2

Court claim no. (if known):  
4

Last 4 digits of any number you use to identify the debtor's account: 2776

Property address: 522 N Beaver St  
Number Street  
\*York, PA 17404  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

### Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: \*\*\*This is a Total Debt Claim iao \$25660.48. Loan matured on 9/12019, suspense balance is 0.00 and per client Trustee has paid per 23034.41 which is the amount on NDC\*\*\* (a) \$ 1,274.80

b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 0.00

c. Total. Add lines a and b.

(c) \$ 1,274.80

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

09/01/2019  
MM/DD/YYYY

Debtor1 WILLIAM V. CORNISH  
First Middle Last

Case number (if known) 1:18-bk-02418-HWV

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/Mario Hanyon Date 03/16/2023  
Signature

Print Mario Hanyon Title Attorney  
First Name Middle Name Last Name

Company Brock & Scott, PLLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 8757 Red Oak Blvd., Suite 150  
Number Street  
Charlotte, NC 28217  
City State ZIP Code

Contact phone 844-856-6646 Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**  
*Harrisburg Division*

IN RE:

WILLIAM V. CORNISH AND PAMALA V.  
CORNISH aka Pamela V. Cornish

Case No. 1:18-bk-02418-HWV

Chapter 13

U.S. Bank National Association, not in its  
individual capacity but solely as Trustee for the  
CIM TRUST 2021-NR2 Mortgage-Backed Notes,  
Series 2021-NR2,  
Movant

vs.

WILLIAM V. CORNISH AND PAMALA V.  
CORNISH aka Pamela V. Cornish,  
Debtors

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Notice Of Final Cure Payment has been electronically served or mailed, postage prepaid on this day to the following:

WILLIAM V. CORNISH  
522 N BEAVER ST  
YORK, PA 17404

PAMALA V. CORNISH  
522 N BEAVER ST  
YORK, PA 17404

Keith B DeArmond, Debtor's Attorney  
924 Colonial Avenue  
Ste 305  
York, PA 17403  
general.dearmondlaw@gmail.com

Jack N Zaharopoulos (Trustee), Bankruptcy Trustee  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Asst. U.S. Trustee, US Trustee  
United States Trustee

228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

March 16, 2023

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

8757 Red Oak Boulevard, Suite 150

Charlotte, NC 28217

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

# Post-Petition Ledger

Filed By:	William V. Cornish Pamala V. Cornish	Payment Changes		
Case Number:	18-02418	From Date	To Date	Total Amount
Filing Date:	06/08/18			\$0.00
				\$0.00
Payments in POC:	\$0.00			\$0.00
First Post Due Date:	07/01/18			\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance	Payment Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied	Payment Suspense	LSAM BR Suspense Balance
08/02/18				\$ -				\$ -	\$ -
09/04/18	\$ 908.56			\$ 908.56				\$ 908.56	\$ 908.56
12/04/18	\$ 325.84			\$ 1,234.40		\$ 325.84		\$ -	\$ 908.56
01/09/19	\$ 325.84			\$ 1,560.24		\$ 325.84		\$ -	\$ 908.56
02/07/19	\$ 325.84			\$ 1,886.08		\$ 325.84		\$ -	\$ 908.56
06/05/20	\$ 325.84			\$ 2,211.92				\$ 325.84	\$ 1,234.40
06/05/20	\$ 680.05			\$ 2,891.97				\$ 680.05	\$ 1,914.45
06/05/20	\$ 908.56			\$ 3,800.53				\$ 908.56	\$ 2,823.01
06/05/20	\$ 225.19			\$ 4,025.72				\$ 225.19	\$ 3,048.20
06/05/20	\$ 676.73			\$ 4,702.45				\$ 676.73	\$ 3,724.93
06/05/20	\$ 908.56			\$ 5,611.01				\$ 908.56	\$ 4,633.49
06/05/20	\$ 905.24			\$ 6,516.25				\$ 905.24	\$ 5,538.73
06/05/20	\$ 905.24			\$ 7,421.49				\$ 905.24	\$ 6,443.97
06/05/20	\$ 982.86			\$ 8,404.35				\$ 982.86	\$ 7,426.83
06/05/20	\$ 554.63			\$ 8,958.98				\$ 554.63	\$ 7,981.46
06/05/20	\$ 554.63			\$ 9,513.61				\$ 554.63	\$ 8,536.09
06/05/20	\$ 554.63			\$ 10,068.24				\$ 554.63	\$ 9,090.72
06/05/20	\$ 554.63			\$ 10,622.87				\$ 554.63	\$ 9,645.35
06/05/20	\$ 554.63			\$ 11,177.50				\$ 554.63	\$ 10,199.98
06/05/20	\$ 554.63			\$ 11,732.13				\$ 554.63	\$ 10,754.61
06/05/20	\$ 535.01			\$ 12,267.14				\$ 535.01	\$ 11,289.62
10/14/22	\$ 1,954.16			\$ 14,221.30				\$ 1,954.16	\$ 13,243.78
10/20/22	\$ 325.84			\$ 14,547.14		\$ 325.84		\$ -	\$ 13,243.78
10/20/22	\$ 1,009.21			\$ 15,556.35	\$ 680.05	\$ 329.16		\$ 0.00	\$ 13,243.78
10/20/22	\$ 304.11			\$ 15,860.46		\$ 304.11		\$ -	\$ 13,243.78
10/20/22	\$ 329.16			\$ 16,189.62		\$ 329.16		\$ -	\$ 13,243.78
10/20/22	\$ 102.57			\$ 16,292.19	\$ 102.57			\$ -	\$ 13,243.78
10/20/22	\$ 577.48			\$ 16,869.67	\$ 577.48			\$ -	\$ 13,243.78
10/20/22	\$ 962.43			\$ 17,832.10	\$ 680.05	\$ 282.38		\$ -	\$ 13,243.78
10/20/22	\$ 254.65			\$ 18,086.75	\$ 254.65			\$ -	\$ 13,243.78
10/20/22	\$ 143.02			\$ 18,229.77	\$ 143.02			\$ -	\$ 13,243.78
10/20/22	\$ 682.95			\$ 18,912.72	\$ 680.05	\$ 2.90		\$ 0.00	\$ 13,243.78
10/20/22	\$ 677.15			\$ 19,589.87	\$ 677.15			\$ -	\$ 13,243.78
10/20/22	\$ 1,009.21			\$ 20,599.08	\$ 680.05	\$ 329.16		\$ 0.00	\$ 13,243.78
10/20/22	\$ 25.51			\$ 20,624.59	\$ 25.51			\$ -	\$ 13,243.78
10/20/22	\$ 325.38			\$ 20,949.97	\$ 325.38			\$ -	\$ 13,243.78
10/20/22	\$ 683.83			\$ 21,633.80	\$ 354.67	\$ 329.16		\$ -	\$ 13,243.78
10/20/22	\$ 676.27			\$ 22,310.07	\$ 676.27			\$ -	\$ 13,243.78
10/20/22	\$ 332.94			\$ 22,643.01	\$ 3.78	\$ 329.16		\$ -	\$ 13,243.78
10/20/22	\$ 1,009.21			\$ 23,652.22	\$ 680.05	\$ 329.16		\$ 0.00	\$ 13,243.78
10/20/22	\$ 17.95			\$ 23,670.17	\$ 17.95			\$ -	\$ 13,243.78
10/20/22	\$ 991.26			\$ 24,661.43	\$ 662.10	\$ 329.16		\$ (0.00)	\$ 13,243.78
10/20/22	\$ 368.84			\$ 25,030.27	\$ 368.84			\$ -	\$ 13,243.78
10/20/22	\$ 640.37			\$ 25,670.64	\$ 311.21	\$ 329.16		\$ (0.00)	\$ 13,243.78
10/20/22	\$ 680.05			\$ 26,350.69	\$ 680.05			\$ -	\$ 13,243.78
10/20/22	\$ 289.48			\$ 26,640.17		\$ 289.48		\$ -	\$ 13,243.78
10/20/22				\$ 26,640.17	\$ 680.05	\$ 329.16		\$ (1,009.21)	\$ 12,234.57
10/20/22				\$ 26,640.17	\$ 61.41			\$ (61.41)	\$ 12,173.16
10/20/22				\$ 26,640.17	\$ 618.64	\$ 329.16		\$ (947.80)	\$ 11,225.36
10/20/22				\$ 26,640.17	\$ 412.30			\$ (412.30)	\$ 10,813.06
10/20/22				\$ 26,640.17	\$ 267.75	\$ 329.16		\$ (596.91)	\$ 10,216.15
10/20/22				\$ 26,640.17	\$ 680.05			\$ (680.05)	\$ 9,536.10
10/20/22				\$ 26,640.17		\$ 246.02		\$ (246.02)	\$ 9,290.08
10/20/22				\$ 26,640.17	\$ 680.05	\$ 329.16		\$ (1,009.21)	\$ 8,280.87
10/20/22				\$ 26,640.17	\$ 104.87			\$ (104.87)	\$ 8,176.00
10/20/22				\$ 26,640.17	\$ 575.18	\$ 329.16		\$ (904.34)	\$ 7,271.66
10/20/22				\$ 26,640.17	\$ 455.76			\$ (455.76)	\$ 6,815.90
10/20/22	\$ 976.52			\$ 27,616.69				\$ 976.52	\$ 7,792.42
10/20/22	\$ 553.45			\$ 28,170.14	\$ 224.29	\$ 329.16		\$ 0.00	\$ 7,792.42
10/20/22	\$ 355.11			\$ 28,525.25	\$ 355.11			\$ -	\$ 7,792.42
10/20/22	\$ 654.10			\$ 29,179.35	\$ 324.94	\$ 329.16		\$ -	\$ 7,792.42
10/20/22	\$ 254.46			\$ 29,433.81	\$ 254.46			\$ -	\$ 7,792.42
10/20/22	\$ 754.75			\$ 30,188.56	\$ 425.59	\$ 329.16		\$ -	\$ 7,792.42
10/20/22	\$ 153.81			\$ 30,342.37	\$ 153.81			\$ -	\$ 7,792.42
10/20/22	\$ 855.40			\$ 31,197.77	\$ 526.24	\$ 329.16		\$ (0.00)	\$ 7,792.42
10/20/22	\$ 53.16			\$ 31,250.93	\$ 53.16			\$ -	\$ 7,792.42
10/20/22				\$ 31,250.93	\$ 626.89	\$ 281.67		\$ (908.56)	\$ 6,883.86
10/20/22	\$ 22.78			\$ 31,273.71	\$ 22.78			\$ -	\$ 6,883.86

10/20/22	\$ 657.27			\$ 31,930.98	\$ 657.27			\$ -	\$ 6,883.86
10/21/22				\$ 31,930.98		\$ 100.65		\$ (100.65)	\$ 6,783.21
10/21/22				\$ 31,930.98	\$ 680.05	\$ 329.16		\$ (1,009.21)	\$ 5,774.00
10/21/22				\$ 31,930.98	\$ 680.05	\$ 329.16		\$ (1,009.21)	\$ 4,764.79
10/21/22	\$ 680.05			\$ 32,611.03	\$ 680.05			\$ -	\$ 4,764.79
10/25/22				\$ 32,611.03		\$ 3,299.64		\$ (3,299.64)	\$ 1,465.15
10/25/22				\$ 32,611.03			\$ 1,465.15	\$ (1,465.15)	\$ -
11/09/22	\$ 19.92			\$ 32,630.95				\$ 19.92	\$ 19.92
11/10/22				\$ 32,630.95	\$ 19.92			\$ (19.92)	\$ -
				\$ 32,630.95				\$ -	\$ -